

DECLARATION AND POWER OF ATTORNEY

As the below-named inventors, we declare that we are the original, first, and joint inventors of the subject matter which is claimed in the patent application identified below and for which a patent is sought on the invention as titled therein. We hereby state that we have reviewed and understood the contents of said specification, including the claims. We acknowledge the duty to disclose information which is material to the examination of this application in accordance with 37 C.F.R. § 1.56(a).

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Title of Invention: VIRTUAL CREDIT CARD TERMINAL AND
METHOD OF TRANSACTION

Serial No.: to be assigned, filed on September 17, 2001.

[X] There are no earlier-filed United States Patent Applications of which priority benefit is claimed.

[] We hereby claim the benefit under 35 U.S.C. § 120 of the United States Patent Application listed below, and, insofar as the subject matter of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, we acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the filing date of this application:

USSN:	Filed:	Status:

[X] We hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>	<u>Priority Claimed</u>			
PR6477 (Number)	Australia (Country)	19 July 2001 (Day/Month/Year Filed)	[] Yes	[] No

POWER OF ATTORNEY

The power to prosecute this application and transact all business in the Patent and Trademark Office connected herewith is hereby granted to the following attorneys:

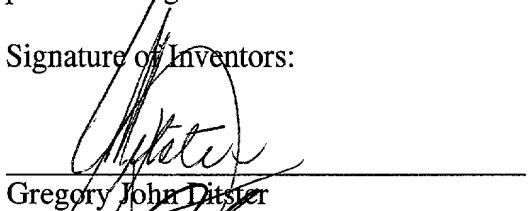
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We further declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

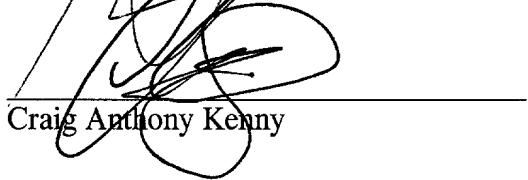
Signature of Inventors:



Gregory John Ditsler

Date signed:

15 August 2001



Craig Anthony Kenny

15 August 2001



Tony Michael Steele

____ August 2001